



<b>Form 1449 (Modified)</b>		Atty Docket No. NEXTP007
<b>Information Disclosure Statement By Applicant</b>		Application No.: 09/802,482
		Inventor WILLARD, et al
		Group Unassigned
		Filing Date March 9, 2001
(Use Several Sheets if Necessary)		

#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
N	A	6,202,053	Mar 13, 2001	Christiansen, et al	705	38	Jan 23, 1998
	B						
	C						
	D						
	E						RECEIVED
	F						
	G						JUL 12 2001
	H						
	I						Technology Center 2100
	J						
	K						

#### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

#### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	

Examiner W. Seeb Date Considered 3/14/06

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified)		Atty Docket No. NEXTP007
Information Disclosure Statement By Applicant		Application No.: 09/802,481
		Inventor WILLARD, et al
		Group 2164
		Filing Date March 9, 2001
(Use Several Sheets if Necessary)		

#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
N.J.	A	5,991,740	Nov 23, 1999	Messer	705	27	Jun. 10, 1997
N.J.	B	6,385,594	May 7, 2002	Lebda, et al	705	38	May 8, 1998
N.J.	C	6,405,181	Jun 11, 2002	Lent et al	705	38	Nov. 3, 1998
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GROUP 3600

#### Foreign Patent or Published Foreign Patent Application

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							Yes	No
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#### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
N.J.	R	Anon, "Regulation Z Commentary Amendments, Retail Banking Digest, Vol 15, No. 2, pg 17-18, March-April 1995.
N.J.	S	Anon, San Diego Savings Association Offers Customers No-Fee Visa Product, Card News, Feb. 29, 1988
N.J.	T	Black, H.C., Black's Law Dictionary, pgs 1586-1589, West Publishing Co. St Paul, Min., 1990
N.J.	U	Bloom, J.K., "For This New Visa, Only Web Surfers Need Apply," American Banker, Vol. 1163, No.34, p. 12, February 20, 1998

Examiner <i>N.J. Lebda</i>	Date Considered <i>3/14/06</i>
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#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
N✓	A	6,438,526	Aug 20, 2002	Dykes, et al	705	38	Mar. 29, 1999
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	C						
	D						
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	G						
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	K						

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							Yes	No
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M								
N								
O								
P								

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#### Other Documents

GROUP 3600

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
N✓	R	Anon., "Lending Tree: Lending Tree Provides Borrowers Fast and Easy Online Access to Multiple Loan Offers," Business Wire, June 23, 1998
N✓	S	Harney, K.R., "Realty Brokers, Lenders Face Restrictions," Arizona Republic, Final Chaser edition, Sun Living section, page S7, Feb. 10, 1991.
N✓	T	Higgins, K.T., "Mr. Plastic Joins the Marketing Team," Credit Card Management, Vol 6., No. 3, pp. 26-30, June 1993.

Examiner	Date Considered
<u>N. Seebor</u>	<u>3/14/06</u>

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